



# My Home Contents Insurance

A special service for tenants and leaseholders

Application Pack



# Important Notice

## Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Allianz Insurance plc.

## Insurance Administration

The insurer, its associate companies and agents may use the personal data that you supplied for the purpose of insurance administration. This data may be disclosed to the insurers, your intermediary and regulatory bodies for the purpose of administering and regulating your insurance. Your information may also be used for offering renewal, conducting research, statistical purposes and crime prevention. We may share these details with other insurance organisations (such as Loss Adjustors, or Investigators) to help handle claims. Your personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of the UK law. We will store your details but will not keep them for longer than necessary. Under the terms of the data Protection Act 1998 you are entitled to a copy of all the information we hold about you for which we may charge you a fee.

## Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

## Fraud Prevention, Detection and Claims History

Insurers pass information to the Claims Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. We may at any time search the register including when we deal with your request for insurance. Under the conditions of your policy

you must tell us about an incident (such as fire or a theft) which may or may not give rise to a claim. When you tell us about an incident we will pass information relating to it to the database. We can supply more information on the database if you request it. You should show this notice to anyone who has an interest in property insured under this policy. Allianz Insurance plc may seek information from other insurers and information agencies to check the information you may have supplied and Allianz Insurance plc may provide the information you have supplied to other insurers for the same purpose.

## Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at a time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

## Law Applicable to Contract

The law in the country in which you reside at the date of contract will apply.

UNDERWRITTEN BY

Allianz 

Allianz Insurance plc.

Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

Personal Details

PLEASE USE CAPITAL LETTERS WHEN FILLING IN THIS FORM

Are you a tenant or leaseholder of Two Rivers Housing?

Full names (Mrs/Ms/Miss/Mr/other)

(Joint tenants + Co-habitees must be named)

Address

Postcode

Date of birth

Telephone no.

Mobile no.

Email address

Contents sum insured required £

If you require any of the additional covers below (at extra cost) please tick the appropriate box and specify the amount of cover you require

a) Personal Possessions (cover away from the home)

(available in bands of £1,000 up to max £3,000)

☐

£

b) Gardens Huts, Garages & Greenhouses

☐

£500

c) Hearing Aids (available in bands of £1,000 up to max £3,000)

☐

£

d) Wheelchairs (available in bands of £1,000 up to max £3,000)

☐

£

Do you require extended Accidental Damage Cover (at extra cost)?

Yes

Where did you hear about this insurance scheme?

It is important that the sum insured chosen (in round sums of £1000) is sufficient to cover the full replacement cost of all your household goods and personal effects.

This policy is underwritten by Allianz Insurance plc. Registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

For Office Use Only

Date Received: Premium £

Start Date: Policy No.

To Be Answered By The Applicant

PLEASE ANSWER ALL THE QUESTIONS BELOW.  
WE CAN ONLY CONSIDER YOUR APPLICATION ONCE ALL  
THESE QUESTIONS HAVE BEEN ANSWERED.

(Please tick the correct box in answer to the questions below)

1. Is your home self-contained with its own separate lockable front door?

YesNo

2. Is this property your permanent home and occupied only by yourself and members of your immediate family normally living with you?

YesNo

3. Does the amount of insurance you have chosen cover the full cost of replacing all your household goods and personal belongings?

YesNo

If you have answered NO to any of the above questions, please give more details below (use a separate sheet if more space is needed).

4. Do you ever leave your home empty or unattended for more than 60 days in a row?

YesNo

5. Is your home used for running a business?

YesNo

6. Have you or anyone living with you ever been refused insurance or had special terms imposed by an insurer?

YesNo

If you have answered YES to any of the above questions, please give more details below (use a separate sheet if more space is needed).

7. Have any incidents occurred in the last three years which would have caused you to make a claim for household contents or personal effects, whether or not you were insured at the time?

YesNo

If you have answered YES to the above question, please give us the following information (use a separate sheet if more space is needed)

Date(s) of incident(s)

What caused the loss (theft, water damage etc.)?

Value of goods lost or damaged?

Were you insured at the time?

If so, how much did the insurers pay in settlement of the claim?

Since the loss have all the items which were lost/damaged been replaced?

8. Do you or anyone living with you have any unspent criminal convictions other than motoring convictions, or have any prosecutions or police enquiry pending?

YesNo

If you have answered YES to the above question, please tell us:

Date of conviction or charge?

Nature of offence?

Penalty received (fine, custody etc.)?

Age at time?

# Declaration

PLEASE READ THE DECLARATION BELOW CAREFULLY BEFORE SIGNING IT

(to be completed after entering the information requested opposite and overleaf)

- 1. I/We agree to advise the Company if any of the answers given above should change.
- 2. I/We declare that all questions have been fully completed and the answers are true and correct to the best of my/our knowledge and belief. Failure to answer truthfully and completely may mean that your policy becomes invalid or does not operate in the event of a claim. If you are in any doubt please contact Two Rivers Housing on 0800 316 0897.
- 3. I/We declare that we understand the contents of this completed application including the important information for applicants at the start of this form.
- 4. I/We declare that Allianz Insurance plc may contact my/our present insurer for further information.
- 5. I/We undertake to pay the premium when called upon to do so.
- 6. I/We understand that the information on this form and information about any incident I/we may give details of may be passed to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches that may be made in connection with this application or any incident I/we have given details of, IDS limited may pass my/our insurers information it has received from other insurers about other incidents involving anyone insured under the policy.

## Special Note

If during the period of your insurance cover, your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 60 days in a row you must contact the Company to establish whether cover can continue.

Signature(s)

Joint tenants should both sign unless they are married to each other

Signature(s)

Joint tenants should both sign unless they are married to each other

Date

This document is available in large print and Braille if required.

Two Rivers Housing **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and burst pipes and other household risks.

The National Housing Federation **My Home** Contents Insurance Scheme in conjunction with Thistle Tenant Risks and Allianz Insurance plc can offer tenants and leaseholders the chance to insure the contents of their homes in an easy affordable way.

### **Payment of the premium**

You will need to decide how you would like to pay the premium.

**Tenants** - Premiums can be paid weekly alongside your rent.

**Leaseholders** - Premiums can be paid annually.

### **Insurance for your furniture, TV, clothing, carpets, electrical items and general household goods**

When you take out this insurance most of your household goods and contents will be insured in your home. The insurance also covers replacement of external locks if your keys are lost or stolen and the contents of your freezer. There is also cover for personal liability, and cover for damage to your landlords fixtures and fittings which you may be legally responsible for under the terms of your tenancy agreement. Full details of the policy cover applying are available on request.

### **Insurance against fire, theft, vandalism, water damage and other household risks**

These are examples of the types of risk your contents will be insured for. Full details of the policy cover applying are available on request.

### **Optional Extras**

In addition to your standard contents cover, you have the option to add any of the following additional covers at an extra cost:

- Extended accidental damage cover
- Personal possessions cover (cover away from the home)
- Cover for the structure of garden huts, greenhouses and garages
- Hearing aid cover
- Wheelchair/mobility scooter cover

## **'New-for-Old' insurance**

All your home contents are covered by the policy on a 'new for old' basis, with the exception of linen and clothing which will be replaced at their current cost, less an amount for wear and tear. When you are working out the cost of your insurance, you will need to work out how much it will cost to replace the full contents. **If you underinsure your contents, any claim payment will be reduced to the same proportion as the contents sum insured bears to the full replacement cost.**

## **Special low minimum sums insured**

The lowest amount that can be insured is:

- £6,000 if you are over the age of 60.
- £9,000 for all other people.

## **Cost of Insurance**

You can work out the cost of your insurance by following these three easy steps:

1. Use the do-it-yourself valuation sheet on page 3 to work out how much cover you need.
2. Now refer to the rate tables on pages 5 and 6 to select the premium you will pay.
3. Complete the simple application form and return it to Two Rivers Housing.

# Do-it-yourself valuation of your household contents

Most people find that their household contents are worth more than they think.

Please use this page to help value the contents of your property but first read the section on 'New for Old' insurance on page 2.

Add up the Total Value column and round the total figure up to nearest £1,000, then enter this figure on the application form.

Please keep this sheet for future reference

Rooms/Items:	Total Value
Items in living room 1. e.g. TV, Radio, Video, Hi-Fi, Satellite Equipment, Computer, Suite, Carpet, Tables, Other Furniture, CD's, Videos, Light Fittings, Books, Ornaments, Curtains etc.	
Items in living room 2. e.g. Dining Table, Chairs, Sideboard, Other Furniture, Carpets, Curtains, Light Fittings, Ornaments etc.	
Items in kitchen. e.g. Cooker, Washer, Fridge, Freezer, Pots & Pans, Crockery, Table, Chairs, Floor Covering, Light Fittings, Ornaments, Microwave, Toaster, Kettle, Other Electrical Items etc.	
Items in bedroom 1. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.	
Items in bedroom 2. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.	
Items in bedroom 3. e.g. Bed, Bedroom Furniture, Carpet, Curtains, Light Fittings, Clock, Bedding, Jewellery, Ornaments, Games, Toys, Towels, Computer, Clothing etc.	
Other items. e.g. Vacuum Cleaner, Tools, Lawnmower, Gardening Equipment etc.	
	£



## How to apply

Complete the form at the back of this booklet. Make sure that you answer all the questions, and sign the declaration.

If you want help filling in the form, please contact the Two Rivers Housing on 0800 316 0897. Once you have completed the form return it to: Two Rivers Housing, Rivers Meet, Cleve Mill Lane, Newent, Gloucestershire, GL18 1DS.

## Keeping up the payments

- To make sure that you are always covered you must keep up to date with your payments.
- You may not be allowed to make a claim unless your payments are up to date.
- Your insurance maybe cancelled if you don't keep your premiums up to date.

## Start date

Two Rivers Housing will write to you with details of your insurance payments and when you should start paying. You will be notified in writing if for any reason, you have not been accepted onto the scheme.

## Special Notes

- If during the period of your insurance cover your home is likely to be unoccupied (e.g. through hospitalisation, extended holiday) for more than 60 days in a row, or if there is any change in your risk circumstances such as a change of address, you will have to advise Two Rivers Housing in writing.
- Remember, it is your responsibility to establish whether cover can continue and that the sum insured is sufficient to cover all your household items and personal effects.
- You do not need to have a clear rent account to be accepted onto the scheme.
- Insurance premiums do not qualify for housing benefit.

**Two Rivers Housing and The National Housing Federation urges all tenants and leaseholders to take out home contents insurance, either through this special scheme or by making your own arrangements.**

## COST OF INSURANCE FOR TENANTS PAYING WEEKLY

Sum Insured	Standard Cover Weekly Premium	Standard Cover inc Extended Accidental Damage Weekly Premium
£6,000	£0.53	£0.67
£7,000	£0.62	£0.78
£8,000	£0.71	£0.89
£9,000	£0.80	£1.00
£10,000	£0.89	£1.11
£11,000	£0.98	£1.22
£12,000	£1.07	£1.33
£13,000	£1.15	£1.44
£14,000	£1.24	£1.55
£15,000	£1.33	£1.66
£16,000	£1.42	£1.78
£17,000	£1.51	£1.89
£18,000	£1.60	£2.00
£19,000	£1.69	£2.11
£20,000	£1.78	£2.22
£21,000	£1.86	£2.33
£22,000	£1.95	£2.44
£23,000	£2.04	£2.55
£24,000	£2.13	£2.66
£25,000	£2.22	£2.77
£26,000	£2.31	£2.89
£27,000	£2.40	£3.00
£28,000	£2.49	£3.11
£29,000	£2.57	£3.22
£30,000	£2.66	£3.33
£31,000	£2.75	£3.44
£32,000	£2.84	£3.55
£33,000	£2.93	£3.66
£34,000	£3.02	£3.77
£35,000	£3.11	£3.88
£36,000	£3.20	£4.00
£37,000	£3.29	£4.11
£38,000	£3.37	£4.22
£39,000	£3.46	£4.33
£40,000	£3.55	£4.44

## Optional Covers

### Personal Possessions

(cover for items away from the home)

Sum Insured	Weekly Premium
£1,000	£0.65
£2,000	£0.89
£3,000	£1.07

### Hearing Aids

Sum Insured	Weekly Premium
£1,000	£0.56
£2,000	£1.12
£3,000	£1.69

### Wheelchairs/Mobility Scooters

Sum Insured	Weekly Premium
£1,000	£0.56
£2,000	£1.12
£3,000	£1.69

### Buildings Cover for:

Sheds, Garages & Greenhouses

Sum Insured	Weekly Premium
£500	£0.52

All premiums include Insurance Premium Tax at the current rate.

**£6,000 - £40,000 available to tenants aged 60 and over.**

£9,000 - £40,000 available to all other tenants

## COST OF INSURANCE FOR TENANTS PAYING OVER 48 WEEKS

Sum Insured	Standard Cover Weekly Premium	Standard Cover inc Extended Accidental Damage Weekly Premium
£6,000	£0.58	£0.72
£7,000	£0.67	£0.84
£8,000	£0.77	£0.96
£9,000	£0.87	£1.08
£10,000	£0.96	£1.20
£11,000	£1.06	£1.32
£12,000	£1.15	£1.44
£13,000	£1.25	£1.56
£14,000	£1.35	£1.68
£15,000	£1.44	£1.80
£16,000	£1.54	£1.92
£17,000	£1.64	£2.04
£18,000	£1.73	£2.16
£19,000	£1.83	£2.28
£20,000	£1.92	£2.40
£21,000	£2.02	£2.52
£22,000	£2.12	£2.64
£23,000	£2.21	£2.76
£24,000	£2.31	£2.88
£25,000	£2.40	£3.00
£26,000	£2.50	£3.12
£27,000	£2.60	£3.24
£28,000	£2.69	£3.36
£29,000	£2.79	£3.48
£30,000	£2.89	£3.60
£31,000	£2.98	£3.72
£32,000	£3.08	£3.84
£33,000	£3.17	£3.96
£34,000	£3.27	£4.08
£35,000	£3.37	£4.20
£36,000	£3.46	£4.31
£37,000	£3.56	£4.43
£38,000	£3.65	£4.55
£39,000	£3.75	£4.67
£40,000	£3.85	£4.79

## Optional Covers

### Personal Possessions

(cover for items away from the home)

Sum Insured	Weekly Premium
£1,000	£0.71
£2,000	£0.95
£3,000	£1.15

### Hearing Aids

Sum Insured	Weekly Premium
£1,000	£0.61
£2,000	£1.21
£3,000	£1.82

### Wheelchairs/Mobility Scooters

Sum Insured	Weekly Premium
£1,000	£0.61
£2,000	£1.21
£3,000	£1.82

### Buildings Cover for:

Sheds, Garages & Greenhouses

Sum Insured	Weekly Premium
£500	£0.56

All premiums include Insurance Premium Tax at the current rate.

**£6,000 - £40,000 available to tenants aged 60 and over.**

£9,000 - £40,000 available to all other tenants

## COST OF INSURANCE FOR ANNUAL PREMIUM LEASEHOLDERS

Sum Insured	Standard Cover Annual Premium	Standard Cover inc Extended Accidental Damage Annual Premium
£6,000	£27.70	£34.63
£7,000	£32.32	£40.40
£8,000	£36.93	£46.17
£9,000	£41.55	£51.94
£10,000	£46.17	£57.71
£11,000	£50.78	£63.48
£12,000	£55.40	£69.25
£13,000	£60.02	£75.02
£14,000	£64.63	£80.79
£15,000	£69.25	£86.56
£16,000	£73.87	£92.34
£17,000	£78.48	£98.11
£18,000	£83.10	£103.88
£19,000	£87.72	£109.65
£20,000	£92.34	£115.42
£21,000	£96.95	£121.19
£22,000	£101.57	£126.96
£23,000	£106.19	£132.73
£24,000	£110.80	£138.50
£25,000	£115.42	£144.27
£26,000	£120.04	£150.04
£27,000	£124.65	£155.82
£28,000	£129.27	£161.59
£29,000	£133.89	£167.36
£30,000	£138.50	£173.13
£31,000	£143.12	£178.90
£32,000	£147.74	£184.67
£33,000	£152.35	£190.44
£34,000	£156.97	£196.21
£35,000	£161.59	£201.98
£36,000	£166.20	£207.75
£37,000	£170.82	£213.53
£38,000	£175.44	£219.30
£39,000	£180.05	£225.07
£40,000	£184.67	£230.84

## Optional Covers

### Personal Possessions

(cover for items away from the home)

Sum Insured	LEASEHOLDERS Annual Premium
£1,000	£33.86
£2,000	£46.28
£3,000	£55.64

### Hearing Aids

Sum Insured	LEASEHOLDERS Annual Premium
£1,000	£29.12
£2,000	£58.24
£3,000	£87.88

### Wheelchairs/Mobility Scooters

Sum Insured	LEASEHOLDERS Annual Premium
£1,000	£29.24
£2,000	£58.48
£3,000	£87.72

### Buildings Cover for:

Sheds, Garages & Greenhouses

Sum Insured	LEASEHOLDERS Annual Premium
£500	£26.93

All premiums include Insurance Premium Tax at the current rate.

**£6,000 - £40,000 available to leaseholders aged 60 and over.**

£9,000 - £40,000 available to all other leaseholders

## Notes

## Notes

# Policy Summary

## National Housing Federation My Home Contents Insurance

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

### **What is National Housing Federation My Home Contents Insurance and what does it cover me for?**

National Housing Federation My Home Contents Insurance is a tenants insurance policy that provides standard contents cover for your belongings (not used for business purposes) within your home.

### **What happens if I take out cover and then change my mind?**

The policy provides you with a 14 day reflection period to decide whether you wish to continue. This is subject to certain terms, full details are shown in the full policy wording which is available on request.

### **How do I notify a claim under National Housing Federation My Home Contents Insurance?**

For a claim form please contact Two Rivers Housing on 0800 316 0897.

### **How do I make a complaint about my National Housing Federation My Home Contents Insurance policy?**

If you have a complaint about anything other than the sale of the policy please contact our **Customer Satisfaction Manager at:**

Allianz Insurance plc  
2530 The Quadrant  
Aztec West  
Almondsbury  
Bristol  
BS32 4AW

Phone: 0800 072 4760

Fax: 01483 529 717

Email: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

### **Would I receive compensation if Allianz Insurance plc were unable to meet its liabilities?**

In the event that Allianz Insurance plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further details are in your policy wording.

## Contents

The policy covers your household goods and personal belongings whilst they are within your home, against unexpected loss or damage, for example by fire or theft.

Full details can be found in the Policy Cover section of your policy – the key exclusions and limitations are set out below.

We will not cover you for theft if your home is lent, let or sublet, unless force is used to get into or out of your home.

- A limit of £250 applies in respect of Personal Money
- A limit of £500 applies in respect of cover for each credit card
- A limit of £2000 applies in respect of theft of your belongings from your outbuildings
- A limit of £1000 applies in respect of legally downloaded audio/visual files of any kind to do with home entertainment equipment
- Tenants improvements that you make as a tenant are covered up to £2000.

Cover under sections T, U, V, W&X will only apply if you have paid the additional premium to include this section.

### **Under the extended accidental damage extension (Section T) you are not covered for:-**

- Accidental damage caused by pets
- Accidental damage to clothing

### **Under the Personal Possessions option (Section U) you are not covered for:-**

- Any one claim is limited to £500 per item
- Loss or damage caused in any way connected to professional entertaining
- Loss or damage to sports equipment whilst in use

### **Under the Garden huts, garages and greenhouses option (Section V) you are not covered for:-**

- Loss or damage caused by domestic pets
- Loss or damage while your home is unoccupied

### **Under the Wheelchair & Hearing aid options (Section W&X) you are not covered for:-**

- Any amount over £1,000 for theft or attempted theft from any unattended vehicle
- Loss or damage to accessories and batteries

Loss or damage caused by

- corrosion, repair or refurbishment
- domestic pets
- confiscation or detention by customs or other official bodies

### **On what basis are claims settled?**

We will pay to replace property or belongings lost or destroyed and we will pay to repair damaged items.

We will make a deduction for wear and tear for claims on clothes or household linen. We will pay for the damaged items that are part of a set or suite but we will not pay for the other pieces which are not damaged. This is not a maintenance contract. This means that wear and tear or anything that happens gradually and electrical or mechanical breakdown is not covered.

### **Unoccupancy**

The policy excludes certain loss or damage if no-one is living at the property for more than 60 days in a row. If this applies to you, you will not be covered for theft, malicious people or water leaking from pipes and heating installations.



## IMPORTANT INFORMATION FOR APPLICANTS

- This form details the information on which the contract of insurance is based.
- You must ensure that all questions have been fully completed and the answers are true and correct to the best of your knowledge and belief.
- If there are any inaccuracies or omissions let the Administrator know immediately.
- **FAILURE TO DO THIS MAY MEAN THAT YOUR POLICY BECOMES INVALID OR DOES NOT OPERATE IN THE EVENT OF CLAIM**
- You should keep a copy of all information and correspondence you supply to us in connection with your application. A copy of this form will be supplied on request for a period of three months after its completion.
- A copy of the Policy Wording is available on request.
- You are not covered until your application has been accepted by Allianz Insurance plc or the Administrator.

Please return the whole completed form to:

**Two Rivers Housing  
Rivers Meet  
Cleve Mill Lane  
Newent  
Gloucestershire  
GL18 1DS**

